



Benefit Focus

Idaho Department of Administration

February, 2002

Improve Your Well-Being in 2002

Thank you!

Recommit To Your New Year's Resolutions

Everybody makes them...and everybody breaks them. Experts say that New Year's resolutions show that we recognize the importance of eating better, getting in shape, taking care of ourselves...but less than 10 percent of us actually keep our resolutions.

If you're one of the 90 percent who started out with good intentions, but your resolve has lost its focus, it's not too late for a fresh start. Take our mini-wellness assessment and discover your opportunities to achieve a happy, healthy 2002.

TELL US YOUR SECRETS! We invite you to share your wellness tips and strategies for wellness tips and strategies for keeping New Year's resolutions, keeping New Year's resolutions, see covered in Benefit Focus. please email them to: please email them to: please email them to: please adm.state.id.us.

FIVE STRATEGIES TO KEEP YOUR RESOLUTION:

- **TELL SOMEONE ABOUT YOUR GOAL:** Find an exercise buddy, join a diet group, or just tell a friend about your plan to quit smoking. It will make you accountable and give you a powerful motivator to stay on target.
- SET REALISTIC GOALS: Avoid the urge to begin a weight-loss diet, start running five miles a day and quit smoking all at once. Start small and add goals as you go.
- MANAGE YOUR EXPECTATIONS: Don't expect to lose 10 pounds in one week, but do expect to notice small changes that add up over time.
- **BE PREPARED:** Have a strategy in place to avoid the temptation to revert to your old habits, even when you go out with friends or travel.
- 5 STICK WITH IT: If you fail one day, give yourself a fresh start the next.

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Mini-Wellness Assessment

Take a few minutes to evaluate your lifestyle and look for opportunities to improve your well-being in these four areas:

DIET: Do you...

- YES NO Eat fruits and vegetables every day?
- YES NO Limit your intake of high-fat food and alcohol beverages?
- Follow your doctor's advice for your health condition (diabetes, high blood pressure, heart disease, etc.)?
- YES NO Drink eight glasses of water per day?

PHYSICAL: Do you...

- YES NO Regularly exercise for 30 minutes, three times per week?
- Maintain a weight that is within range for your height?
- YES NO Have good overall health, and no more than two illnesses per year?
- Stay away from tobacco products?

SAFETY: Do you...

- YES NO Regularly use seatbelts (and car seats for children up to 80 pounds)?
- Have regular health checkups and "preventive health screenings?
- Pay attention to the ergonomics in your YES NO office environment?
- YES NO Carefully lift heavy items to protect your back?

EMOTIONAL HEALTH: Do you...

- YES NO Manage your stress level?
- YES NO Rarely suffer from insomnia, headaches, frequent illnesses?
- YES NO Seldom experience mood swings, anger, depression, etc.?
- Rate your happiness level at or above a "5" on a scale of 1 to 10?

If you answered "No" to any of the above, keep reading for helpful hints on building healthy habits into your lifestyle.

Be sure to talk with your health care provider before you make any significant changes to your diet or exercise habits.

Your Wellness Benefits at a Glance

If you are enrolled in the Regence BlueShield of Idaho Modules 1 and 2 Plans or the HMOBlue Point of Service Plan, you have the following benefits for Wellness Care:

- BlueShield Modules 1 and 2 pay 100% of allowable charges for a maximum benefit of \$150. This Wellness Benefit is available every 36 months for participants who are between 4 and 39 years and every 24 months for participants who are age 40 and above. The deductible does not apply.
- For the HMOBlue Plan, you must remain in-network and pay a \$10 copayment.

Safety First

Be Prepared for the Unexpected

When it comes to New Year's resolutions, "being safer" might not be at the top of the list. But the old adage, "an ounce of prevention is worth a pound of cure," proves true in emergencies as well as everyday experiences.

Five basic safety rules everyone should follow:

- Wear your seat belt ... no exceptions!
- Avoid back injuries: Lift with your legs, not your back, and avoid twisting your torso to reach for objects.
- 3 Start slowly when beginning an exercise program, and take time to warm up, cool down and gently stretch your muscles.
- 4 Stock your home and car with first aid and emergency/survival kits.
- 5 Learn basic first aid techniques.

RESOURCES FOR YOU ONLINE: You'll find a wealth of safety information from the American Red Cross at www.redcross.org.

IN YOUR COMMUNITY: Check your local hospital or American Red Cross chapter for low-cost CPR classes.



RESOURCES FOR YOU ONLINE: For a detailed analysis of your personal health, visit Medscape Health for Consumers at www.medscapehealth.com. If you've resolved to quit smoking, you'll find excellent resources from the American Cancer Society at www.cancer.org. IN YOUR COMMUNITY: Schedule an annual check up with your health care provider and while you're there, ask about local resources that can meet your individual needs.

Five Basic Steps to Successful Weight Loss

Remember, it's "Mind Over Matter"

Anyone who has ever tried to diet knows that losing weight is not just about eating the right foods. It's also about changing the way you think about food. Here are six steps to put your mind on the right path toward healthy weight loss:

- 1. Know Your Habits: Understand what triggers you to eat and counter that impulse by distracting yourself through exercise or talking with a friend.
- 2. Change Gradually: Focus on correcting one problem behavior at a time. For example, replace your afternoon snack break with a brisk walk, and then tackle your two-lattes-a-day habit.
- **3. Think Positively:** Focus on the positive aspects of your diet and what you've achieved, instead of dwelling on what you're giving up.

- **4. Plan Ahead:** Be prepared to say no to foods that are not on your plan.
- 5. Maintain Your Progress: Celebrate small achievements. And don't let setbacks weaken your commitment to lose weight, instead, use them to get back on track.

resources for you ONLINE: Set up a personalized regime using the interactive tools on FoodFit.com and cyberdiet.com; or join an online community group to share weight loss strategies.

IN YOUR COMMUNITY: Join Weight Watchers or another weight loss program; take a healthy cooking class at the community college; ask if your local hospital offers free healthy eating menu plans.

FITTING IN FITNESS

TURN TASKS INTO EXERCISE WITH A LITTLE CREATIVITY

Research shows that eight out of 10 Americans don't get enough exercise. Doctors recommend 30 minutes of moderate activity every day. You might think you don't have time for that, but here are a few simple ways to fit activity in to your busy life:

- **1.** Park in the space farthest from your destination and walk. Better yet, leave the car behind and walk the whole way!
- Do calf raises while talking on the telephone: stand, rise up on your toes and lift your heels off the floor. Do 12-20 repetitions.
- **3.** Start taking a five-minute walk on your break, then gradually increase the time until you are walking 15 minutes, twice a day.
- **4.** *Meet friends and go for a walk* or some physical activity instead of having a meal.
- **5.** Carry one bag of groceries from the car into the house at a time.
- **6.** *Turn up the radio when you do household chores*—people exercise 30 percent longer when listening to music.

RESOURCES FOR YOU
ONLINE: Go to FitnessOnline.com to set up a personalized training plan and set up your own training logs. IN YOUR COMMUNITY: Join a fitness club; sign up for a class at the YMCA; or join a walking club (or start one!) in your neighborhood or at the local mall.

PROVEN TECHNIQUES TO REDUCE STRESS

Manage your time to control your stress

Some stress is a normal part of life; too much stress is not. When stress is out of control, it can cause physical and emotional symptoms and be harmful to your health. Here are five tried-and-true ways to reduce stress:

- **HAVE FUN** You work hard, so when you're away from work, be *away* from work. Spend time with your family, go for a walk, take a class to learn a new hobby—do anything that you find enjoyable and relaxing.
- **START SMALL** An overwhelming project can be paralyzing unless you break it down into manageable, five-minute tasks. When you have a few free minutes, tackle just one task and before you know it, the project will be done!
- **LET GO** When someone else takes on a task, resist the urge to redo it your way. (Notice that it really doesn't matter how the dishes are placed in the dishwasher, or exactly when the purchase orders are filed!)
- **RELAX, ALREADY** When your days off are busier than your days at work, you're overdoing it. Try a day without a schedule, without errands, chores and responsibilities. Instead, relax, reflect, rejoice, rest…and rejuvenate.
- TIME OUT If it seems someone always wants something from you, find a quiet place to be alone, even if it's only for 15 minutes a day. Go for a walk, turn off the radio as you drive home from work, or simply ask your family for a time out. Use that time to relax: breathe deep, meditate, read a poem, write in a notebook... and be kind to yourself.

RESOURCES FOR YOU ONLINE: Visit the Mayo Clinic stress management planner at mayoclinic.com, where you can measure your stress and learn healthy ways to respond. IN YOUR COMMUNITY: Look for stress-reduction classes through your local hospital; borrow a yoga video at the library; ask if your local hospital has free stress management guides.

State of Idaho's Integrated Behavioral Health Plan

Help is Available to You

Most of us need a little extra help sometimes to find solutions, receive guidance on a specific challenge or to uncover resources and information.

A valuable benefit for State of Idaho employees through the Integrated Behavioral Health Plan (IBHP) is the Employee Assistance Program (EAP). The EAP offers eligible individuals up to five visits of short-term counseling or referral services at no cost each year. And, it's completely confidential.

Keep in mind that counseling doesn't have to be long-term—sometimes just a few visits are all that's needed to solve your problem and put you on the right track toward healthier living.

Simply call 1-877-427-2327 (Treasure Valley residents, call 208-343-4180) to talk with a Business Psychology Associates representative. Through the pre-approval process, the representative will assess your needs, and then direct you to a qualified, experienced provider who can assist you.

For more information, please refer to the IBHP brochure on the Department of Administration Web site at www2.state.id.us/adm/insurance/bulletins.htm

Making the decision to improve your well-being is the first step toward healthier living. Whether your goal is to diet, exercise, be safe or improve your state of mind, you're taking a step in the right direction. You **can** do it!

For More Information Regarding Your Benefits



Review the Employee Group Insurance Handbook online at www2.state.id.us/adm/insurance/index.htm



Call the Office of Insurance Management at (800) 531-0597 or (208) 332-1860 or email us at ogi@adm.state.id.us



To speak directly with an insurance carrier, please call any of these numbers:

Regence BlueShield of Idaho at (208) 746-2671 or Toll-free at (800) 632-2022

HMOBlue at (208) 331-7319 or (800) 627-6654

Business Psychology Associates Hotline at (208) 343-4180 or (877) 427-2327

Delta Dental Plan of Idaho at (208) 344-4546

This publication presents general benefit information. In the event of any conflict between the information in this publication and the Plan provisions, the Plan documents and insurance contracts will govern.

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State of Idaho Department of Administration Office of Insurance Management

